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RICHMOND, VA E-NEWSLETTER

4th Quarter FY 2010

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You have subscribed to the Newsletter List of the Richmond, Virginia District Office of the U.S. Small Business Administration. Information provided to you via this newsletter may include general information regarding our Agency and its programs. It will focus primarily on events in the Richmond District Office territory, consisting of all of Virginia, except the counties of Arlington, Fairfax and Loudoun, and cities of Alexandria, Fairfax and Falls Church. If you would like specific information related to the SBA office in your area, please visit our Local Resources page and click on the state in which your business resides or will reside.

Helping small businesses start, grow and succeed.



Your Small Business Resource

PATRIOT EXPRESS YOUR KEY TO BUSINESS SUCCESS



TEN-HUT! Virginia **Military Community**

Please join us at one of **four FREE** loan workshops where you will learn about the SBA Patriot Express Loan Initiative which is designed to assist the military community and their spouses in starting and growing their small businesses. Partici-

pants will have the opportunity to meet with Patriot Express Lenders and SBA Resource Partners who offer counseling and training to entrepreneurs. Applications of up to \$50,000 will be accepted at each of the workshops. Ask for an application when you call to register and then bring the application with you to the event.

The workshops are to be held on:

- 1. July 19 from 2:00 to 4:00 p.m. at the Norfolk Chamber of Commerce, 500 E. Main Street, Norfolk, VA 23510. To register, call Sheila Guillette at 757-753-3519.
- 2. July 20 from 2:00 to 4:00 p.m. at the Hampton City Hall, 1 Franklin St., Hampton, VA 23669. To register, call 757-753-3519.
- 3. July 21 from 6:30 to 8:30 p.m. at BizWorks Enterprise Center, 2545 Bellwood Road, Richmond, VA 23237. To register call Ford Scott at (804) 771-2400, ext. 153. Directions to event: www.bizworkscenter.org/directions.htm.
- 4. July 22 from 10:00 to Noon at the Holiday Inn Quantico Center, 3901 Fettler Park Dr., Dumfries, VA 22026. To register, call the Flory Small Business Center at 703-335-2500.

FLYERS for all four events are available on our website at www.sba.gov/va; look in the "Spotlight" section.

See Page 2 of this newsletter for Highlights of the Patriot Express Loan Program.

PATRIOT EXPRESS YOUR KEY TO BUSINESS SUCCESS

Patriot Express Loan Program HIGHLIGHTS

- *Loans available up to \$500,000
- *Quick SBA application turnaround
- *Can be used for most business purposes including starting and growing a business; acquisition or construction of land and buildings; purchases of inventory and equipment, and working capital.







- *Reservists and National Guard members;
- *Current spouse of any of the above or current spouse of any Active Duty Military member, the widowed spouse of a service member who died while in service, or widowed spouse of a veteran (other than dishonorably discharged) who died of a service-connected disability.



Additional information on the Patriot Express Loan Program is available at http://www.sba.gov/patriotexpress/index.html.

Google Tools for Online Success S



Google and the Small Business Administration have partnered to educate local businesses about how to succeed online. Each video describes how a small business owner successfully uses the internet to grow

his or her business. It's important to be where your customers are...online! <u>Visit the Tools for Online Success website.</u>





Tips for Success

- Highlight important contact details in your listing, such as address, phone number, and email address.
- Use local listings and a website to build your representation on the web. Local listings help your business display details, while a website is your virtual store front.
- Complete every available listing field to give your customers even more information.

<u>SalonRed</u> provides a creative and compassionate salon environment in Decatur, GA. It excels in the services industry because it uses a website and local listings to help customers find its locations and book appointments.

The above web site is provided as a public service under Cosponsorship Authorization 10-2110-16. It is not an official U.S. government web site and may contain links to non-U.S. government information. Inclusion of such links does not constitute or imply an endorsement by SBA. SBA is not responsible for the content, accuracy, relevance, timeliness or completeness of linked information. Please use caution when considering a product, service or opinion offered by a linked web site. All SBA programs and services are extended to the public on a nondiscriminatory basis.

DISASTER PREPARATION TOOLS



DISASTER Roughly 40 to 60 percent of small LANNING businesses never reopen their doors following a disaster. But BUSINESS you can.

Disaster planning and preparedness can be your lifeline to staying in business. With proper education, planning, testing and disaster assistance, you will be able to stay in business through any interruption and beyond.

Visit www.preparemybusiness.org for information on:

- How to Plan—planning can reduce the time and expense of recovery.
- What you need to know- educational tools are available such as a 10 Step to **Business Preparedness outline**
- SBA Disaster Assistance—SBA offers physical and economic injury loans to businesses, home owners and renters.

Your Small Business and Health Care Reform

The new Affordable Care Act will provide enormous benefits to millions of small business owners and tens of millions of small business employees by expanding coverage options, lowering costs and giving consumers, not insurance companies, control over their own health care. Visit our Health Care Reform webpage where you will find:

- Six Ways Health Reform will help Small Businesses
- New Guidance on the Small Business Health Care Tax Credit
- A letter from SBA Administrator Karen Mills to small business owners about the new tools and benefits in the Act.
- Learn how four hypothetical businesses might benefit from the Small Business Health Care Tax credit under health care reform.

HAVE A QUESTION?

EMAIL YOUR QUESTIONS: Our local email address is richmond.va@sba.gov. If you are a small business owner or prospective owner located in our territory of Virginia (see page 1), please contact us if you have questions about any of our services, starting a business, or obtaining business financing.



UPCOMING EVENTS

CALENDAR OF EVENTS: Be sure to visit our Calendar of Events area for workshops of interest to small business owners in Virginia. To get to the Calendar, go to our website (http://www.sba.gov/va/) and click on "Events Calendar" on the right-hand menu listing.

SHARE THIS NEWSLETTER WITH A FRIEND - Do you know a fellow small business owner who would benefit from the Richmond, VA SBA Newsletter? If so, forward it to them or direct them to the registration page at http://web.sba.gov/list/ (scroll down and click on the box next to Richmond, VA Newsletter).

NEW SUBSCRIBERS - For those who have just joined the Newsletter list, be sure to read earlier newsletters in our Archives.